

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

In Re: LEONARD FIELDS

**CHAPTER 13
NO: 25-00844 JAW**

**NOTICE OF FILING CHAPTER 13 PLAN AND
MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

☐ Check if this an amended notice.

The above-named Debtor has filed a *Chapter 13 Plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above-referenced case (see attachment).

Any objection to confirmation of the Plan or the Motions contained therein shall be filed in writing with the Clerk of Court at Thad Cochran US Courthouse, 501 East Court Street, Ste. 2.300, Jackson, MS 39201 on or before June 17, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on June 23, 2025, at 10:00 a.m., Thad Cochran US Courthouse, Bankruptcy Courtroom 4C, 501 East Court Street, Jackson, MS 39201, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

/s/ Robert Gambrell
Robert Gambrell, Atty for Debtor,
MSB #4409
GAMBRELL & ASSOCIATES, PLLC
101 Ricky D. Britt Blvd., Ste. 3
Oxford, MS 38655
Ph: (662)281-8800 / Fax: (662)202-1004
rg@ms-bankruptcy.com

Dated: 05/12/2025

CERTIFICATE OF SERVICE OF NOTICE OF FILING
CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

I, ROBERT GAMBRELL, Attorney for the above listed Debtor, do hereby certify that the following have been served electronically via ECF with a copy of this Notice of Filing Chapter 13 Plan and Motions for Valuation and Lien Avoidance along with a copy of the Chapter 13 Plan to:

David W. Asbach, Acting U. S. Trustee
Locke D. Barkley, Chapter 13 Trustee
and to all parties that have entered an appearance requesting service via ECF

I, further certify that I have this date mailed postage prepaid, a true and correct copy of said Chapter 13 Plan to all creditors shown on the master address list attached hereto.

I, further certify that I have this date mailed by regular mail, a true and correct copy of said Notice of Filing Chapter 13 Plan and Motions for Valuation and Lien Avoidance along with a copy of the Chapter 13 Plan to BMO Harris Bank, NA, Merrick Bank, OneMain Financial Service, Inc. and Republic Finance, LLC as shown on the master address list and to the registered agents for said companies:

David R. Casper, CEO
BMO Harris Bank, N.A.
111 West Monroe Street
Chicago, IL 60603

Richard Urrutia, CEO
Merrick Bank
P.O. Box 5000
Draper, UT 84020-5000

CT Corporation System as registered agent
for OneMain Financial Service, Inc.
645 Lakeland East Dr., Ste 101
Flowood, MS 39232

Capitol Corporate Services, Inc. as registered agent
for Republic Finance, LLC
248 East Capitol Street, Suite 840
Jackson, MS 39201

This the 12th day of May, 2025.

BY: /s/ Robert Gambrell
ROBERT GAMBRELL

Fill in this information to identify your case:

Debtor 1 Leonard Fields
Full Name (First, Middle, Last)

United States Bankruptcy Court for the SOUTHERN DISTRICT OF MISSISSIPPI

Case number: 25-00844
(if known)

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan**2.1 Length of Plan.**

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$864.00 (☐ monthly, ☐ semi-monthly, ☒ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

DIRECT PAY

2.3 Income tax returns/refunds.

Check all that apply

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

Debtor Leonard FieldsCase number 25-00844**2.4 Additional payments.**

Check one.

☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.**Part 3: Treatment of Secured Claims****3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).**

Check all that apply.

☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.**3.1(a) Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

-1-	Mtg pmts to	<u>Cascade Financial Services</u>								
Beginning	<u>May 2025</u>	@	<u>\$1,560.00</u>	Plan	Direct	Includes escrow	Yes	No		
-1--	Mtg arrears to	<u>Cascade Financial Services</u>	Through	<u>April 2025</u>						<u>\$26,000.00</u>
-2-	Mtg pmts to	<u>Unity Bank of MS</u>								
Beginning	<u>May 2025</u>	@	<u>\$168.00</u>	Plan	<u>Direct X.</u>	Includes escrow	Yes	No		
-2--	Mtg arrears to	<u>Unity Bank of MS</u>	Through	<u>April 2025</u>						<u>0.00</u>

3.1(b) ☐ **Non-Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.Property **-NONE-** address: _____

Mtg pmts to _____

Beginning month _____ @ _____ Plan Direct. Includes escrow Yes No

Property **-NONE-** Mtg arrears to _____ Through _____**3.1(c)** ☐ **Mortgage claims to be paid in full over the plan term:** Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor.Creditor: **-NONE-** Approx. amt. due: _____ Int. Rate*: _____

Property Address: _____

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
BMO Harris Bank N.A.	\$14,000.00	2016 Kenworth T600 T680 Aerodynamic	\$19,872.50	\$14,000.00	10.00%
Internal Rev. Service	\$47,566.63	equity in all exempt & nonexempt property	\$21,669.50	\$21,669.50	7.00% See § 8.1

Debtor Leonard Fields Case number 25-00844

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Merrick Bank	\$45,487.87	2021 Forrest River Puma Toy Hauler Camper	\$17,250.00	\$17,250.00	10.00%
Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
OneMain Financial	\$4,856.28	2017 Massimo 500 MSU	\$3,300.00	\$3,300.00	10.00%
Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
OneMain Financial	\$7,520.36	2021 CanAm Ryker motorcycle VIN 3JB2FEF2XMJ003900	\$5,512.00	\$5,512.00	10.00%

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning
-NONE-			month

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is 2016 Kenworth: 927,525 miles

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.

☐ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

☒ The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan unless the creditor files an objection on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). Debtor(s) hereby move(s) the court to find the amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien.

Name of creditor	Property subject to lien	Lien amount to be avoided	Secured amount remaining	Type of lien	Lien identification (county, court, judgment date, date of lien recording, county, court, book and page number)
Republic Finance	weed eater or grass trimmer (\$25) & battery charger (\$20)	\$45.00	\$0.00	NPML ucc filed	

Insert additional claims as needed.

3.5 Surrender of collateral.

Check one.

☐ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

☒ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
Republic Finance	John Deere push mower (\$0. junked) & 2000 Arctic Cat 500 4-Wheeler

Insert additional claims as needed.

Debtor

Leonard Fields

Case number

25-00844**Part 4: Treatment of Fees and Priority Claims****4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

☒ No look fee: N/A

Total attorney fee charged:

N/A

Attorney fee previously paid:

N/A

Attorney fee to be paid in plan per confirmation order:

N/A

☒ Hourly fee: \$ 300.00 attorney time & \$100 paralegal time with retainer paid in the sum of \$2,060.00 (Subject to approval of Fee Application.) (See § 8.1)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

☒ Internal Revenue Service \$6,000.00 (See § 8.1)

☒ Mississippi Dept. of Revenue \$0.00 (See § 8.1)

☐ Other \$0.00

4.5 Domestic support obligations.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

☐ The sum of \$

☒ 0.0 % of the total amount of these claims, an estimated payment of \$ 0.00

☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 0.00

Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate**7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.**

Debtor Leonard FieldsCase number 25-00844**Part 8: Nonstandard Plan Provisions****8.1 Check "None" or List Nonstandard Plan Provisions**☐ **None.** *If "None" is checked, the rest of Part 8 need not be completed or reproduced.*

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

- 1) The secured claim of the IRS shall be paid with interest at the statutory rate as required by 11 U.S.C. § 511.
- 2) Absent an objection, any prepetition or postpetition proof of claim filed by the Internal Revenue Service and/or MDOR (priority or secured) shall be paid in full at any applicable statutory rate of interest, if interest is required on the claim.
- 3) The Debtor and Debtor's attorney has elected to represent the debtors and bill on an hourly basis. The amounts to be paid include attorney's fees at \$300.00 per hour and paralegal time at \$100.00 per hour. All fees for postpetition time and expenses shall be paid after submission of a motion for approval of fees by Debtor's attorney, and the Court approves all or a portion of the fees and expenses and how the approved fees are to be paid.
4. Debtor proposes to pay the IRS a portion of the priority unsecured claim owed to the IRS in the amount of \$6,000.00 with the remainder of the IRS priority unsecured claim plus any penalties and interest thereon not being discharged upon completion of the Plan and receipt of a discharge of the the other debts, excluding any long term debt. This provision shall only apply if the IRS agrees to these terms

Part 9: Signatures:**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Leonard Fields
Leonard Fields
 Signature of Debtor 1
 Executed on April 27, 2025

1073 Magnolia Dr
 Address
Macon MS 39341-0000
 City, State, and Zip Code

 Telephone Number

X /s/ Robert Gambrell
Robert Gambrell 4409
 Signature of Attorney for Debtor(s)
101 Ricky D Britt Sr Blvd, Ste 3
Oxford, MS 38655-4236
 Address, City, State, and Zip Code
662-281-8800
 Telephone Number
rg@ms-bankruptcy.com
 Email Address

X _____
 Signature of Debtor 2

 Executed on _____

 Address

 City, State, and Zip Code

 Telephone Number

Date April 27, 2025

4409 MS
 MS Bar Number

Label Matrix for local noticing
0538-3
Case 25-00844-JAW
Southern District of Mississippi
Jackson-3 Divisional Office
Mon May 12 08:17:29 CDT 2025

U.S. Bankruptcy Court
Thad Cochran U.S. Courthouse
501 E. Court Street
Suite 2.300
Jackson, MS 39201-5036

BMO Harris Bank N.A.
P.O. Box 71951
Chicago, IL 60694-1951

CNFA BK-12/LEGAL
PO Box 81315
Cleveland, OH 44181-0315

Capital One Bank USA,
by A I S as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Credit First NA
Attn: Bankruptcy
PO Box 818011
Cleveland, OH 44181-8011

Department of Treasury - Internal Revenue Se
Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
U.S. Attorney S.D. of Miss.
501 E. Court St., Ste. 4.430
Jackson, MS 39201-5025

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

Merrick Bank
Attn: Bankruptcy Dept
PO Box 5000
Draper, UT 84020-5000

OneMain Financial
Attn: Bankruptcy
PO Box 3251
Evansville, IN 47731-3251

Republic Bank & Trust
Attn : Bankruptcy
601 West Market Street
Louisville, KY 40202-2700

(p)REPUBLIC FINANCE LLC
282 TOWER RD
PONCHATOU LA 70454-8318

SYNCE/Lowes
4125 Windward Plaza
Alpharetta, GA 30005-8738

Southwest Stage Fndg
dba Cascade Fin. Svcs
PO Box 15035
Chandler, AZ 85244-5035

(p)CASCADE FINANCIAL
BANKRUPTCY DEPT
2701 E INSIGHT WAY
STE 150
CHANDLER AZ 85286-1930

US Atty, ND of MS
rep) IRS
900 Jefferson Avenue
Oxford, MS 38655-3608

United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201-5022

Unity Bank of MS
PO Box 700
Holly Springs, MS 38635-0700

Harold J. Barkley Jr.
P.O. Box 4476
Jackson, MS 39296-4476

Leonard Fields
1073 Magnolia Dr
Macon, MS 39341-2013

Robert Gambrell
Gambrell & Associates, PLLC
101 Ricky D Britt Blvd, Ste 3
Oxford, MS 38655-9103

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Jefferson Cap. Systems
PO Box 7999
Saint Cloud, MN 56302-9617

Republic Finance
Attn: Bankruptcy
282 Tower Rd.
Ponchatoula, LA 70454

(d)Republic Finance, LLC
282 Tower Road
Ponchatoula, LA 70454

Southwest Stage Funding, LLC dba Cascade Fin
PO Box 15035
Chandler, AZ 85244

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Southwest Stage Funding, LLC dba Cascade F	End of Label Matrix	
	Mailable recipients	23
	Bypassed recipients	1
	Total	24